
State:	Arkansas	Filing Company:	National Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	NL Informational Filing - Valuation Interest Rate		
Project Name/Number:	NL Informational Filing - Valuation Interest Rate/		

Filing at a Glance

Company:	National Life Insurance Company
Product Name:	NL Informational Filing - Valuation Interest Rate
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	12/03/2012
SERFF Tr Num:	NALF-128788015
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Susan Carey, Michelle Goodwin, Susan Sawyer, Jessica Zelich
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/05/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

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General Information

Project Name: NL Informational Filing - Valuation Interest Rate	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/05/2012
	State Status Changed: 12/05/2012
Deemer Date:	Created By: Michelle Goodwin
Submitted By: Jessica Zelich	Corresponding Filing Tracking Number:

Filing Description:

RE: Informational Filing – Maximum Valuation Interest Rate

National Life Insurance Company
 NAIC No. 0634-66680
 FEIN No. 03-0144090

This is an informational filing to acknowledge a change in the maximum valuation interest rate for life insurance policies issued in 2013.

The maximum valuation interest rate for the purpose of computing reserves on policies with a guarantee duration greater than 20 years will decrease from 4.0% to 3.5% effective January 1, 2013.

Below is a list of all policies affected by this change, their approval dates and tracking numbers.

Indexed Flexible Premium Adjustable Benefit Life Insurance 8971AR(0911) 9/1/11 NALF-127353595
 Indexed Flexible Premium Adjustable Benefit Life Insurance – Unisex 8972AR(0911) 9/1/11 NALF-127353595
 Flexible Premium Adjustable Benefit Life Insurance 8522AR(0707) 9/6/07 N/A
 Flexible Premium Adjustable Benefit Life Insurance – Unisex 8523AR(0707) 9/6/07 N/A
 Indexed Flexible Premium Adjustable Benefit Life Insurance 8385AR(0606) 1/9/07 N/A
 Indexed Flexible Premium Adjustable Benefit Life Insurance – Unisex 8386AR(0606) 1/9/07 N/A
 Flexible Premium Adjustable Benefit Survivorship Life Insurance 8918AR(0511) 6/20/11 NALF-127071253
 Flexible Premium Adjustable Benefit Survivorship Life Insurance – Unisex 8919AR(0511) 6/20/11 NALF-127071253
 Flexible Premium Adjustable Benefit Variable Life Insurance 8566AR(1008) 7/8/08 NALF-125653584
 Flexible Premium Adjustable Benefit Variable Life Insurance – Unisex 8567AR(1008) 7/8/08 NALF-125653584
 Limited Pay Whole Life Policy 8310AR(0306) 3/28/06 N/A
 Limited Pay Whole Life – Unisex 8311AR(0306) 3/28/06 N/A
 Survivorship Whole Life policy with Dividends 20073AR(0512) 8/30/12 NALF-128460806
 Survivorship Whole Life policy with Dividends – Unisex 20074AR(0512) 8/30/12 NALF-128460806
 Term policy with premium adjustment provision 28-86 12/8/94 N/A
 Flexible Premium Adjustable Benefit Survivorship Life Insurance 7656AR(0498) 6/22/98 N/A
 Flexible Premium Adjustable Benefit Survivorship Life Insurance – Unisex 7657AR(0498) 6/22/98 N/A

A separate filing has been made to our subsidiary company Life Insurance Company of the Southwest, SERFF Tracking

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: NL Informational Filing - Valuation Interest Rate
Project Name/Number: NL Informational Filing - Valuation Interest Rate/
Filing Company: National Life Insurance Company

NALF-128788018.

We appreciate your consideration of this submission. If you have any questions, I may be reached by telephone (collect) at 802/229-7110, by E-mail at JZelich@NationalLife.com, or by Fax at 802/229-3743.

Company and Contact

Filing Contact Information

Jessica Zelich, Support Clerk
National Life Insurance Company
Montpelier, VT 05604
jzelich@nationallifegroup.com
802-229-7110 [Phone]
802-229-3131 [FAX]

Filing Company Information

National Life Insurance Company
One National Life Drive
Montpelier, VT 05604
(802) 229-3333 ext. [Phone]
CoCode: 66680
Group Code: 634
Group Name:
FEIN Number: 03-0144090
State of Domicile: Vermont
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Vermont charges \$50 per filing
Per Company: No

Company	Amount	Date Processed	Transaction #
National Life Insurance Company	\$50.00	12/03/2012	65364154

SERFF Tracking #:	NALF-128788015	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	National Life Insurance Company
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Product Name:	NL Informational Filing - Valuation Interest Rate		
Project Name/Number:	NL Informational Filing - Valuation Interest Rate/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/05/2012	12/05/2012

SERFF Tracking #:	NALF-128788015	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	National Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	NL Informational Filing - Valuation Interest Rate		
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Disposition

Disposition Date: 12/05/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Actuarial Certification		No